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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## **EASTERN DIVISION**

| In re:   | Ruiz, Abel   |                               | §                | Case No. 09 B 01768                 |  |  |  |  |
|--|--|-------------------------------|------------------|-------------------------------------|--|--|--|--|
|  | Debtor   |                               | <b>§</b><br>§    |                                     |  |  |  |  |
|  |  |                               | §                |                                     |  |  |  |  |
|  | CII A DII  |                               |                  |                                     |  |  |  |  |
| CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT |  |                               |                  |                                     |  |  |  |  |
|  | ving Final Report and Account of the o)(1). The trustee declares as follows: |                               |                  |                                     |  |  |  |  |
|  | 1)   | The case was filed on 01/22/2 | 2009.            |                                     |  |  |  |  |
|  | 2)   | The plan was confirmed on 04  | 4/16/2009.       |                                     |  |  |  |  |
|  | on (NA). 3)  | The plan was modified by ord  | der after confir | mation pursuant to 11 U.S.C. § 1329 |  |  |  |  |
|  | 4)<br>plan on 07/16  |                               | nedy default by  | the debtor in performance under the |  |  |  |  |
|  | 5)   | The case was dismissed on 07  | 7/16/2009.       |                                     |  |  |  |  |
|  | 6)   | Number of months from filing  | g or conversion  | n to last payment: 2.               |  |  |  |  |
|  | 7)   | Number of months case was p   | pending: 7.      |                                     |  |  |  |  |
|  | 8)   | Total value of assets abandon | ed by court ord  | der: (NA).                          |  |  |  |  |
|  |  |                               |                  |                                     |  |  |  |  |

9) Total value of assets exempted: \$18,670.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:** 

Total paid by or on behalf of the debtor \$2,180.00

Less amount refunded to debtor \$0

**NET RECEIPTS:** \$2,180.00

**Expenses of Administration:** 

Attorney's Fees Paid Through the Plan \$0

Court Costs \$0

Trustee Expenses & Compensation \$152.44

Other \$0

TOTAL EXPENSES OF ADMINISTRATION:

\$152.44

Attorney fees paid and disclosed by debtor \$2,180.00

| Scheduled Creditors:          |           |                    |                   |                  |                   |              |
|-------------------------------|-----------|--------------------|-------------------|------------------|-------------------|--------------|
| Creditor<br>Name              | Class     | Claim<br>Scheduled | Claim<br>Asserted | Claim<br>Allowed | Principal<br>Paid | Int.<br>Paid |
| Citibank                      | Secured   | \$50,640.00        | \$50,640.00       | \$50,640.00      | \$519.87          | \$0          |
| Citibank                      | Secured   | \$4,314.80         | \$4,314.80        | \$4,314.80       | \$0               | \$0          |
| CitiFinancial                 | Secured   | NA                 | \$385.00          | \$385.00         | \$0               | \$0          |
| CitiMortgage Inc              | Secured   | \$2,765.00         | \$2,764.46        | \$2,764.46       | \$0               | \$0          |
| CitiMortgage Inc              | Secured   | \$113,678.00       | \$106,607.43      | \$106,607.43     | \$1,447.69        | \$0          |
| Midwest Title                 | Secured   | \$610.00           | \$2,835.77        | \$610.00         | \$60.00           | \$0          |
| Applied Bank                  | Unsecured | \$951.71           | NA                | NA               | \$0               | \$0          |
| CitiFinancial                 | Unsecured | \$17,892.55        | \$12,759.72       | \$12,759.72      | \$0               | \$0          |
| ECast Settlement Corp         | Unsecured | \$848.71           | \$877.63          | \$877.63         | \$0               | \$0          |
| Home Depot                    | Unsecured | \$1,800.00         | NA                | NA               | \$0               | \$0          |
| Midwest Title                 | Unsecured | \$1,719.68         | \$2,225.77        | \$2,225.77       | \$0               | \$0          |
| Portfolio Recovery Associates | Unsecured | \$9,883.02         | \$12,484.79       | \$12,484.79      | \$0               | \$0          |
| PYOD                          | Unsecured | NA                 | \$1,332.34        | \$1,332.34       | \$0               | \$0          |
| Resurgent Capital Services    | Unsecured | \$1,570.80         | \$2,093.10        | \$2,093.10       | \$0               | \$0          |
| Sears Consumer Finance        | Unsecured | \$699.36           | NA                | NA               | \$0               | \$0          |

| Summary of Disbursements to Creditors: |                  |                   |                  |
|--|------------------|-------------------|------------------|
|  | Claim<br>Allowed | Principal<br>Paid | Interest<br>Paid |
| Secured Payments:                      |                  |                   |                  |
| Mortgage Ongoing                       | \$157,247.43     | \$1,967.56        | \$0              |
| Mortgage Arrearage                     | \$7,079.26       | \$0               | \$0              |
| Debt Secured by Vehicle                | \$610.00         | \$60.00           | \$0              |
| All Other Secured                      | \$385.00         | \$0               | \$0              |
| TOTAL SECURED:                         | \$165,321.69     | \$2,027.56        | \$0              |
| Priority Unsecured Payments:           |                  |                   |                  |
| Domestic Support Arrearage             | \$0              | \$0               | \$0              |
| Domestic Support Ongoing               | \$0              | \$0               | \$0              |
| All Other Priority                     | \$0              | \$0               | \$0              |
| TOTAL PRIORITY:                        | \$0              | \$0               | \$0              |
| GENERAL UNSECURED PAYMENTS:            | \$31,773.35      | \$0               | \$0              |

| <u>Disbursements:</u>      |            |            |  |  |  |  |
|----------------------------|------------|------------|--|--|--|--|
| Expenses of Administration | \$152.44   |            |  |  |  |  |
| Disbursements to Creditors | \$2,027.56 |            |  |  |  |  |
| TOTAL DISBURSEMENTS:       |            | \$2,180.00 |  |  |  |  |

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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 26, 2009

By: \_/s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.